

Docket No. 133.002

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JUN 03 2004

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Rashida Karmali

OFFICIAL

Serial No.: 09/829,851

Art Unit: 3624

Filed: April 10, 2001

Examiner: Kazimi, Hani M.

For: COMPUTERIZED EVALUATION OF RISK IN FINANCING TECHNOLOGIES

Commissioner for Patents

Alexandria, VA 22313-1450

AMENDMENT Under 37 CFR 1.112

Sir:

In response to the Office Action dated March 8, 2004 Applicant files this response and amendments. Claims 1-3 are cancelled. New Claims 4-12 are added.